

PENGARUH LITERASI KEUANGAN, MODAL USAHA DAN KREATIVITAS TERHADAP KEBERLANJUTAN USAHA MIKRO KECIL MENENGAH DI KECAMATAN BUNGKU TENGAH KABUPATEN MOROWALI

DESMER TODING

ABSTRACT

Micro , Small and Medium Enterprises (MSMEs) have important role in Indonesian economy . However many MSMEs face challenge in guard sustainability his business . Study This aim investigate influence literacy finance , business capital and creativity to continuity MSME businesses in the District Central Bungku Regency Morowali . Research methods This use approach quantitative with technique data collection using questionnaire . Research sample consists of 100 respondents MSME businesses in the sub-district Central Bungku Regency Morowali . Collected data analyzed use technique multiple linear regression For test connection between literacy finance , business capital , creativity and sustainability effort . Research results This showing that in a way simultaneous that is literacy finance , business capital and creativity influential significant to continuity MSME businesses in the District Middle Bench . Whereas in a way Partial literacy finance influential significant to continuity MSME businesses in the sub-district Benku middle . Business capital influential to continuity MSME businesses in the sub-district Middle Bench . Creativity influential significant to continuity MSME businesses in the sub-district Middle Bench . Study This give contribution in understanding about influencing factors continuity MSME businesses . Implications practical from study This is necessity effort For increase literacy finance , acquiring access to adequate business capital , and encourage creativity among _ owner or MSME managers . Expected results study This can become reference in development supportive policies and programs growth and sustainability of MSMEs in the District Central Bungku Regency Morowali

Keywords : Literacy Finance , Business Capital, Creativity and Sustainability business

INTRODUCTION

The growth of MSMEs in Indonesia during a number of year final can said Enough positive although there is a number of obstacles . According to data from the Ministry of Cooperatives and SMEs, there are enhancement sufficient number of MSMEs significant from year to year . According to data from the Central Statistics Agency (BPS) in 2020 , there are around 64 million MSMEs in Indonesia, increasing from 63.2 million in 2019. In addition , the contribution of MSMEs to Indonesia's economy is also improving increases . In 2020 , MSMEs contributed around 60% of Indonesia's GDP. Growth This supported by various factors , such as convenience access to capital through government programs and institutions finance , development enabling technology _ MSMEs for expand the market and improve efficiency

business , as well policy government that supports MSMEs .

Literacy finance can own big impact on MSMEs . MSMEs are business small and medium usually owned by individuals or group small ones do n't own access to source Power big like company big . Therefore MSME owners need that _ own knowledge strong finances _ For can manage business they with effective. Literacy finance cover knowledge draft Finances , capabilities understand communication about draft finances , skills manage finance personal or company and capabilities do decision finance in situation certain , (Setiawan, 2017).

Apart from literacy finance , which influences MSME sustainability is business capital . Business capital is very important for all type business , incl business micro , small and medium (MSMEs). Business capital can used For buy material default , pay wages employees , pay

rent place business , buy equipment and machinery , and financing activity marketing . According to Munawir in (Takhim & Meftahudin , 2018) capital is right or part owned by the owner appointed company in the post capital (share capital), surplus and retained profits or excess mark assets owned by the company to all over his debts .

Apart from literacy finance and business capital , creativity also has role important in continuity MSME businesses . Creativity can become factor important in maintain sustainability of MSMEs. With exists creativity , MSMEs can Keep going innovate and renew product or services offered , so _ can fulfil need continued consumers _ growing and interesting interest customer new . Creativity according to Alma, (2014) it is ability somebody For give birth to something new , fine _ form idea nor work relative reality _ different with what has _ There is previously

Sustainability of MSMEs in the Regency Morowali need special attention _ especially about literacy finance , business capital and creativity . Problem literacy finances in sub - district MSMEs The middle bench is visible that perpetrator business not enough understand about ability in management finance as well as concepts finance . Researchers also looked that in poor cash management good . Perpetrator business Not yet understand in allocate funds. So that seen from moderate business _ carried out by the perpetrators MSME businesses do not experience development or progress his business . But matter This No happens to everyone perpetrator MSME businesses .

Then second problem is business capital . In terms of business capital researcher see part big perpetrators business in develop his business depend on borrowed capital . Too dependent _ large amount of loan capital can make the perpetrators business prone to to risk bankruptcy If feel No capable pay back . Then researchers also looked part from the perpetrators business not enough effective in use of capital. The perpetrators business Not yet effective in purchase stuff that doesn't required .

Then problem next that is creativity . Researcher see phenomenon lack of creativity in development effort . Researcher see the perpetrators SME businesses are lacking have deep ideas develop his business . Can be seen

from products sold by the perpetrators business with perpetrator other businesses tend to own similarities , so opportunity For endure more small . Then researchers also looked part from perpetrator business No use technology For develop his business . This is caused part from perpetrator business Still not enough capable use existing technology

BUSINESS SUSTAINABILITY

Continuity business or sustainable business is interpreted as something draft or practice combining businesses _ considerations economic , social and environmental in operate operation business with objective For reach profit period balanced length _ with interest society and the environment (Elkington, 1998).

According to Fatoki in Ratnasari , (2020) said that results growth business and ways measure it usually defined and measured with use change absolute or relatively in sales , assets, jobs , productivity , profits . On every stage development , series Different factors are very important For continuity growth business and success of MSMEs. The sustainability of MSMEs is proven with success company in innovate , manage employee nor customers , as well return the initial capital . This thing showing that company focus on development and viewing opportunity For sustainable innovation . _

Sustainability business must totally maintained _ operation his business so that can still compete in the market. Condition dynamic and fluctuating competition _ make MSME actors sensitive _ with change , so MSMEs must build superiority competitive in order to have superiority in competition and sustainability in the market. Sustainability business influenced a number of factor reason business become strong and enduring , among others exists compilation plan business , renewal general plan business , analyze competitors , convenience enter business , and abilities calculation risk . Sustainability business can reviewed from success in innovation , management employees , and customers .

Sustainability business must guarded fully in its operations so still Can compete in the market. condition dynamic competition _ as well as fluctuating make MSME actors are sensitive to change , as As a result, MSMEs need form superiority compete to have superiority competitive and sustainable in the market.

Continuity business influenced by several factor which push business For grow as well as survive , including drafting _ plan business , updating business plans in a way layman , analysis competitors , convenience access business , and abilities count risk . Continuity business Can seen originate success in discovery . (Panggabean et al., 2018).

According to Elkington, (1998) in his research indicators continuity business is as following :

1. Continuity business economy
2. Continuity business social
3. Continuity business environment

FINANCIAL LITERACY

Literacy finance cover knowledge draft Finances , capabilities understand communication about draft finances , skills manage finance personal or company and capabilities do decision finance in situation certain (Setiawan, 2017).

Arianti & Azzahara , (2020) revealed that literacy finance is a individual must understand its significance from concepts finances and having capacity and trust self in handle personal funds well and appropriately _ including in taking decision investment and planning finance in period long nor period short , then according to Kusumawardhany et al., (2021) said that literacy finance influenced by factors insurance , investment , savings (loans), knowledge draft finances , education and income something business own influence on level literacy finance .

Basu in (Idawati and Pratama , 2020) in his research state that literacy finance is ability somebody in taking effective decisions _ about use finances now and in the future come . When the perpetrator business own literacy good finances _ will capable in a way strategic identify and respond change climate business , economics and finance so that decision taken _ will create good solution For increase continuity effort . When perpetrator business small No own high education and abilities _ good finances _ will troublesome perpetrator business in operate his efforts and will push going to alternative expensive financing .

Summarized in Developing Indonesian Literacy index OJK (2013: 4) in (Yudasella & Krisnawati , 2019) literacy finance divided into two dimensions , namely :

1. Basic financial literacy
2. advanced financial literacy

According to Setiawan, (2017) literacy finance be measured use four indicators , namely :

1. Knowledge (Knowledge)
2. Skills _
3. Behavior _
4. Attitude _

VENTURE CAPITAL

Capital in the Indonesian Dictionary is basic money or money used as parent For trading , releasing money and some capital is all form attainable wealth _ used direct nor No direct in the production process For increase output. In understanding economics , capital ie goods or shared money with factors production land and energy Work For produce goods and services new . Capital or cost is very important factor for every effort , good scale small , medium nor big . (Prawirasantoso , 2007) .

According to Munawir in (Takhim & Meftahudin , 2018) capital is right or part owned by the owner appointed company _ in the capital post (share capital), surplus and retained profits or excess mark assets owned by the company to all over his debts . Effective and efficient use of business capital is very important For success something effort .Important for businessman For managing business capital with wise , incl in matter planning ,supervision and control business expenses _ can thrive and survive in Long term

According to Prawirasantoso, (2007) business capital indicators as following :

1. Structure capital : own capital and loan capital
2. Utilization of additional capital
3. Obstacle in access external capital
4. Circumstances business after add capital

CREATIVITY

According to Alma, (2014) creativity is ability somebody For give birth to something new , fine _ form idea nor work relative reality _ different with what has _ There is before . Whereas according to (Surya , 2013) Creativity is think something new . _ Creativity as ability For develop new ideas and to find ways new in solve problem in face opportunity ”.

Creativity is give birth to something new , fine _ That idea or ideas, products , knowledge . Then according to Zimmerer, creativity is ability

For develop new ideas and discover ways new in see problems and opportunities (Purnamasari , 2015). Creativity is think something new . _ Creativity as ability For find ways new in solve problem in face opportunities (Hidayani , 2012). Creativity is connecting and assembling repeat inside knowledge _ thought humans let it go himself For think in a way more free in awaken things new , or produce surprising ideas _ other parties in produce useful things (Deden et al., 2010)

Creativity can developed through enhancement amount various types of information , namely knowledge , experience , and observation in the brain , specifically new things . _ Third Power That covers Power memory , imagination , and power absorb from the brain causes it emergence of new ideas For going to creativity (Purnamasari , 2015)

Based on definition creativity according to experts above , that creativity own strong relationship _ with continuity effort . With apply creativity in effort , effort can create mark add , face change with more good , and gain superiority competitive For guard continuity continuous business in the market growing .

Dimensions and indicators is very important thing in research , where components For measure someone who has creativity in entrepreneurship . Alma, (2014) stated dimensions and indicators from creativity is as following :

1. Opportunity creator
2. Inventor
3. Taking risk

RESEARCH METHODS

Method used in study This is approach quantitative . (Sugiyono , 2019) argues that method research based on the philosophy of positivism where used For populations and samples that have been determined then the research data in form numbers and uses For populations and samples that have been determined then data his research in form numbers and uses tool statistical analysis is called study quantitative . The goal is to get it test hypothesis research that has been determined .

Population in study This is all over MSME actors in the sub-district Central Bungku district Morowali that is as many as 1114 businesses . For determine amount desired sample

_ researched researcher using the Slovin formula as the formula with a tolerance limit of 10% . selected samples _ is as many as 100 samples of MSMEs in the sub-district Central Bungku Regency Morowali was chosen .

The data sources in this research are primary data and secondary data. Data collection in this research was carried out by distributing questionnaires to respondents. The questionnaire used is closed, where respondents can choose freely based on their characteristics regarding the responses in the statements on the questionnaire by selecting a score of 1-5 using Likert measurements.

Data analysis was carried out by testing applied research instruments in the form of validity and reliability tests, then data that met the instrument test requirements was subjected to classic assumption tests in the form of normality tests, heteroscedasticity tests and multicollinearity tests. The presence of data that meets the requirements is continued with a multiple linear regression test. The model tests used are partial test (T test), simultaneous test (F test) and coefficient of determination test (R).

RESULTS AND DISCUSSION

Analysis multiple linear regression done For see how much big influence literacy finance (X1), business capital (X2), and creativity (X3) towards continuity business (Y) MSMEs in the sub-district Central Bungku Regency Morowali . Following This is results multiple linear analysis in research this .

	Regression Coefficient B	Std. Error	t count	Sig.
(constant)	-2,185	3,586	-0.609	0.544
Financial literacy	0.364	0.075	4,843	0,000
Venture capital	0.286	0.098	2,917	0.004
Creativity	0.338	0.085	3,957	0,000

$$Y = -2.185 + 0.364X_1 + 0.286X_2 + 0.338X_3$$

Multiple linear regression results as following .

1. Coefficient Constanta is circumstances moment variable dependent on research This that is continuity effort (Y) no influenced by variables independent This that is literacy finance (X1), business capital (X2), and creativity (X3). If variable independent that is literacy finance (X1), business capital (X2), and creativity (X3) are not There is so variable dependent that is continuity effort (Y) no experience change .
2. Literacy coefficient finance (X1) in research This influential to continuity effort (Y) or in other words if variable (Constant) -2.185 3.586 -0.609 0.544 Literacy Finance 0.364 0.075 4.843 0 Business Capital 0.286 0.098 2.917 0.004 Creativity 0.338 0.085 3.957 0 R= 0.638 F statistic= 22.019 R Square= 0.408 sig. F= 0.000 Adjusted R Square= 0.389 std. error of the estimate= 1.448 Coefficient Regression B Std. Error tcount Sig. literacy finances (X1) increase so continuity business (Y) sub-district MSMEs Central Bungku district Morowali will increases .
3. Coefficient of business capital (X2) in research This influential to continuity effort (Y) or in other words if the business capital variable (X2) increases so continuity business (Y) sub-district MSMEs Central Bungku district Morowali will increase
4. Creativity coefficient (X3) in research This influential to continuity effort (Y) or in other words if variable creativity (X3) increases so continuity business (Y) sub- district MSMEs Central Bungku district Morowali will increases .

HYPOTHESIS

SIMULTANEOUS HYPOTHESIS TEST (F TEST)

Based on table 1 above _ can is known mark significant from results data management above . Seen that calculated F value 2.019 at level real $\alpha = 0.05$ or $\text{sig} < 0.05$, from table showing that sig value is 0.000. Based on results the so stated that literacy finance , business capital and creativity in a way simultaneously (simultaneously) has an effect significant to continuity MSME businesses in the sub-district Central Bungku Regency Morowali .

PARTIAL HYPOTHESIS TEST (t TEST)

From the results of the data above in the table 1 , testing variable free T test can be done concluded as following .

1. Is known sig value 0.0001.661, so can concluded that there is influence significant between variable literacy finance (X1) against variable continuity effort (Y).
2. Is known sig value 0.0041.661, so can concluded that there is influence significant between business capital variable (X2) against variable continuity effort (Y).
3. Is known sig value 0.0001.661, so can concluded that there is influence significant between variable creativity (X1) against variable continuity effort (Y)

DETERMINATION COEFFICIENT

Based on table 4.12 above so can concluded coefficient test results determination in research This that is The R square value is 0.408 (40.8%) which shows that there is simultaneous influence _ between variable independent (literacy finance , business capital and creativity) towards variable dependent (sustainability effort). Meanwhile, 59.2% were affected other factors can influence continuity business However No entered in study this .

Coefficient correlation (R) aims For know degrees or level closeness connection between whole variable independent . Coefficient correlation (R) in study this is 0.638 which is significant that connection correlation between variable independent (literacy finance , business capital and creativity) towards variable dependent (sustainability effort) is 0.638 based on guidelines interpretation coefficient correlation Sugiyono (2019), then can concluded that closeness connection variable literacy finance , business capital and creativity to continuity business is high .

CONCLUSION

Study This aim For know literacy finance , business capital and creativity to sustainability of MSMEs in the District Central Bungku Regency Morowali . Based on analysis and discussion carried out with multiple linear regression , can concluded as following :

1. Understanding about literacy by MSME actors in the sub-district Central Bungku Regency Morowali it's been very good . MSME actors have _ understand so that business they survive and thrive until now . Then business capital part There are already a large number of MSME players capable processing business capital so that business still survive . Then creativity , MSME actors in the sub-district Central Bungku Regency Morowali Already start creative with utilise existing technology _ now . Then continuity businesses , businesses in the sub - district Partial middle bench big sustainability and business they endure until Now
2. Literacy finance , business capital , and creativity in a way simultaneous own influence significant to sustainability of MSMEs in the District Central Bungku Regency Morowali.
3. Literacy finance in a way Partial own influence significant to sustainability of MSMEs in the sub-district Central Bungku Regency Morowali .
4. Business capital in a way Partial own influence significant to sustainability of MSMEs in the sub-district Central Bungku Regency Morowali
5. Creativity in a way Partial own influence significant to sustainability of MSMEs in the sub-district Central Bungku Regency Morowali .

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